

**Information to identify the case:**

Debtor 1	<u>Richard V Dawkins</u>	Social Security number or ITIN	xxx-xx-6422
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tamika R Nelson-Dawkins</u>	Social Security number or ITIN	xxx-xx-2368
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-30856-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard V Dawkins

Tamika R Nelson-Dawkins  
aka Tamika R Dawkins, aka Tamika R Nelson

1/9/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Richard V Dawkins  
Tamika R Nelson-Dawkins  
DebtorsCase No. 14-30856-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 60

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db/jdb  
cr +Richard V Dawkins, Tamika R Nelson-Dawkins, 314 Ithica St, Vineland, NJ 08360-2315  
+NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,  
Suite 1400, Philadelphia, PA 19103-1814  
cr +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713  
515104524 +ACS Education Services, PO Box 7051, Utica, NY 13504-7051  
515104525 +ACS/JP Morgan, 501 Bleeker St, Utica, NY 13501-2401  
515308623 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
515104530 +Emerge, 6 Concourse Pkwy Ne Fl 2, Atlanta, GA 30328-6117  
515104532 +Financial Recovery, RE: Kennedy Health System, PO Box 1388, Mt Laurel, NJ 08054-7388  
515104535 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860  
515104540 +Inspira, 333 Irving Avenue, Bridgeton, NJ 08302-2123  
515156294 +JPMORGAN CHASE BANK, N. A. on behalf of MHEAC, d/b/a ASA, c/o MHEAC d/b/a ASA,  
100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
515104546 +Kennedy Health System, 454 Hurffville Crosskeys Rd, Sewell, NJ 08080-2339  
515104548 +Liberty Home Improvement, PO Box 848, Scotch Plains, NJ 07076-0848  
515104551 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NationStar Mortgage, PO Box 619096, Dallas, TX 75261-9741)  
515295977 +National Credit Adjusters, LLC, Attn: Michael Swanson, P.O. Box 3023,  
Hutchinson, KS 67504-3023  
515104552 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112,  
Trenton, NJ 08625-0112  
515104553 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Assoc, PO Box 12903, Norfolk, VA 23541)  
515104556 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Division Of Taxation, P.O. Box 245,  
Trenton, NJ 08695)  
515113875 +Shore Medical Center, Collections and Recoveries, PO Box 35, Northfield, NJ 08225-0035  
515104557 The Bureaus, 1717 Central St, Evanston, IL 60201-1507  
515104558 +The Law Firm Of Allan Smith, PC, 1276 Veterans Highway, Ste E1, Bristol, PA 19007-2597  
515243210 United States Department of Education, Claims Filing Unit, P O Box 8973,  
Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2020 00:10:19 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515104526 EDI: BANKAMER.COM Jan 10 2020 04:38:00 Bank Of America, PO Box 982235,  
El Paso, TX 79998  
515104531 EDI: BANKAMER.COM Jan 10 2020 04:38:00 Fia Card Services, PO Box 982235,  
El Paso, TX 79996  
515216113 EDI: RECOVERYCORP.COM Jan 10 2020 04:38:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
517526649 +EDI: PRA.COM Jan 10 2020 04:38:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
515104527 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 00:20:38 CACH, LLC,  
PO Box 10587, Greenville, SC 29603-0587  
515104528 +EDI: CAPITALONE.COM Jan 10 2020 04:38:00 Capital One, Po Box 30281,  
Salt Lake City, UT 84130-0281  
515218103 EDI: CAPITALONE.COM Jan 10 2020 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
515104529 +EDI: CHASE.COM Jan 10 2020 04:38:00 Chase Bank USA, PO Box 15298,  
Wilmington, DE 19850-5298  
515132473 +EDI: TSYS2.COM Jan 10 2020 04:38:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
515892288 EDI: ECMC.COM Jan 10 2020 04:38:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
515892289 EDI: ECMC.COM Jan 10 2020 04:38:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,  
PO BOX 16408, ST. PAUL, MN 55116-0408  
515104533 EDI: RMSC.COM Jan 10 2020 04:38:00 GECRB/JCPenny, PO Box 960090,  
Orlando, FL 32896-0090  
515104534 +EDI: RMSC.COM Jan 10 2020 04:38:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
515104536 EDI: RMSC.COM Jan 10 2020 04:38:00 Green Tree Servicing, 332 Minnesota St Ste 610,  
Saint Paul, MN 55101  
515308260 E-mail/Text: bankruptcy.bnc@ditech.com Jan 10 2020 00:10:04 Green Tree Servicing LLC,  
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785  
515104539 +EDI: HFC.COM Jan 10 2020 04:38:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
515104537 EDI: CITICORP.COM Jan 10 2020 04:38:00 Home Depot, PO Box 6497,  
Sioux Falls, SD 57117-6497

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Jan 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515104538 +EDI: WFFC.COM Jan 10 2020 04:38:00 Home Projects, PO Box 14517,  
Des Moines, IA 50306-3517  
515104541 +EDI: IRS.COM Jan 10 2020 04:38:00 Internal Revenue Service, 1601 Market Street,  
Philadelphia, PA 19103-2301  
515298711 +EDI: Q3G.COM Jan 10 2020 04:38:00 JH Portfolio Debt Equities LLC, JD Receivables LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515104545 E-mail/Text: BKRMailOPS@weltman.com Jan 10 2020 00:10:05 Kay Jewelers, P.O. Box 740425,  
Cincinnati, OH 45274-0425  
515104549 +E-mail/PDF: resurgentbknofifications@resurgent.com Jan 10 2020 00:20:36 LVNV Funding, LLC,  
PO Box 10497, Greenville, SC 29603-0497  
515308983 E-mail/PDF: resurgentbknofifications@resurgent.com Jan 10 2020 00:20:37  
LVNV Funding, LLC its successors and assigns as, assignee of FIA Card Services, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
515104547 +E-mail/Text: csdlclientsservices@cboflanc.com Jan 10 2020 00:10:45 Lancaster Collections,  
RE: Bayfront Emergency Physicians, 218 W Orange St, Lancaster, PA 17603-3746  
515104550 +EDI: TSYS2.COM Jan 10 2020 04:38:00 Macys, PO Box 8218, Mason, OH 45040-8218  
515318834 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541  
515318930 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC,  
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
515323123 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC,  
c/o HSBC BANK NEVADA, N.A., POB 41067, Norfolk VA 23541  
515318894 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541  
515318952 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
515104554 +E-mail/Text: asmith@marcuslaw.net Jan 10 2020 00:10:44 Scott Marcus & Associates,  
RE: Newcomb Hospital, 121 Johnson Rd, Turnersville, NJ 08012-1758  
515104555 +E-mail/Text: jboehler@shorememorial.org Jan 10 2020 00:11:02 Shore Memorial Hospital,  
PO Box 217, Somers Point, NJ 08244-0217  
515104559 +EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo, PO Box 1697, Winterville, NC 28590-1697  
515155262 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
515218771 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
515104560 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Dealer Services, Po Box 25341,  
Santa Ana, CA 92799-5341

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713  
515104543\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Po Box 724, Springfield, NJ 07081)  
515104542\* Internal Revenue Service, Special Procedures Branch, Po Box 744,  
Springfield, NJ 07081-0744  
515104544\* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346  
515298450\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO Box 619096,  
Dallas, Texas 75261-9741)

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 60

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmllawgroup.com  
Seymour Wasserstrum on behalf of Joint Debtor Tamika R Nelson-Dawkins mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor Richard V Dawkins mylawyer7@aol.com,  
ecf@seymourlaw.net

TOTAL: 13